

Report No. 317
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call June 30, 2001
(In thousands of Dollars)

Assets	92 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$186,294	(\$43)	\$108,732	\$294,983	
Interest-bearing balances	\$40,929	\$1,022		\$41,951	
Securities	\$1,288,505	\$1,600	\$177,669	\$1,467,774	
Federal funds sold and securities purchased/agreements to sell	\$129,667		\$391,650	\$521,317	
Loans & lease financing receivables:					
Loans & leases held for sale	\$8,312			\$8,312	
Loans & leases net of unearned income	\$4,112,235		\$1,221,595	\$5,333,830	
Less: Allowance for loan & lease losses	<u>\$64,076</u>		<u>\$23,025</u>	<u>\$87,101</u>	
Loans & leases, unearned income, allowances & reserve	\$4,048,159		\$1,198,570	\$5,246,729	
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$89,578	\$402	\$2,688	\$92,668	
Other real estate owned	\$4,442	\$585	\$407	\$5,434	
Investments in unconsolidated subsidiaries & assoc. companies	\$71			\$71	
Intangible assets	\$16,787		\$3,666	\$20,453	
Goodwill	\$15,186			\$15,186	
Other Intangible assets	\$1,601		\$3,666	\$5,267	
Other assets	<u>\$144,181</u>	<u>\$1,573</u>	<u>\$39,334</u>	<u>\$185,088</u>	
Total Assets	<u>\$5,956,925</u>	<u>\$5,139</u>	<u>\$1,922,716</u>	<u>\$7,884,780</u>	
Liabilities					
Deposits:					
In domestic offices	\$5,043,055		\$1,281,812	\$6,324,867	
Noninterest-bearing	\$523,943		\$114,705	\$638,648	
Interest-bearing	<u>\$4,519,112</u>		<u>\$1,167,107</u>	<u>\$5,686,219</u>	
Federal funds purch & secur sold under agreements to repurchase	\$73,393		\$142,822	\$216,215	
Trading Liabilities					
Other borrowed money	\$181,031	\$127	\$315,048	\$496,206	
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures	\$469			\$469	
Other liabilities	<u>\$80,743</u>	<u>\$779</u>	<u>\$12,309</u>	<u>\$93,831</u>	
Total Liabilities	\$5,378,691	\$906	\$1,751,991	\$7,131,588	
Minority interest in consolidated subsidiaries	\$665			\$665	
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$37,361	\$788	\$2,000	\$40,149	
Surplus	\$242,699	\$344	\$42,000	\$285,043	
Retained earnings	\$285,466	\$2,737	\$126,310	\$414,513	
Accumulated other comprehensive income	\$11,543		\$415	\$11,958	
Other equity capital components		<u>\$364</u>		<u>\$364</u>	
Total Equity Capital	<u>\$577,569</u>	<u>\$4,233</u>	<u>\$170,725</u>	<u>\$752,527</u>	
Total Liabilities and Equity Capital	<u>\$5,956,925</u>	<u>\$5,139</u>	<u>\$1,922,716</u>	<u>\$7,884,780</u>	
Average Ratios of State Banking Institutions	6/30/2001	3/31/2001	12/31/2000	9/30/2000	6/30/2000
Total Capital/Reserves to Total Assets	10.21%	10.00%	10.14%	10.29%	10.30%
Total Capital to Total Deposits	11.45%	11.07%	11.04%	11.13%	11.07%
Total Loans to Total Assets	68.30%	63.37%	64.98%	66.71%	66.45%
Loan Valuation Res to Total Loans (Gross)	1.56%	1.65%	1.63%	1.62%	1.62%
Total Loans to Total Deposits	81.54%	74.27%	76.71%	80.31%	80.77%
Return on Assets (Annualized)	1.16%	1.12%	1.09%	1.18%	1.20%
Increase in Deposits 6-30-00 to 6-30-01	11.24%				
Increase in Loans 6-30-00 to 6-30-01	12.31%				
Increase in Total Assets 6-30-00 to 6-30-01	9.28%				